

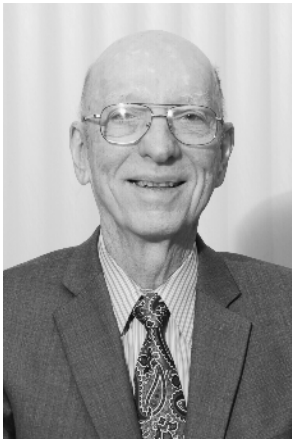
Vol. 20, No.5

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## PRESIDENT'S COLUMN

### LET'S LOOK AHEAD



Now that, with our members' help, NaCCRA has developed a series of Model Laws governing CCRCs, and a Model Bill of Rights, it is time to look ahead at next steps.

We need to develop a *Consumers' Guide*, written from the residents' perspective. People need help in determining what one should look for when shopping for a CCRC.

Most people are quite capable of judging the food, the landscape, and the amenities like swimming pools and meeting rooms. Shoppers tend to be reluctant to look too closely at the health care facilities. Yet preparing for future health care needs is one of the main reasons for joining a CCRC. People need encouragement to examine the health care facilities when they are selecting a CCRC. What is the ratio of registered nurses and nurses aides to patients in the skilled nursing facility? Are single rooms there standard, or does a private room require an extra payment? Does the state in which the community is located license and inspect the assisted living facility? How much space, privacy and other amenities can one expect if one eventually needs to use the assisted living facility? Are people in the assisted living facility welcome to participate in the general life of the community and to eat in the Main Dining Room if they so desire? Are the advanced health care facilities located so that spouses and friends from the main community can easily visit?

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Consumers need encouragement to look carefully at the contract they will be asked to sign early in the exploratory process. They should understand clearly the differences between a life care contract and a fee for service contract, and should feel certain which of these best meets their own needs. They should examine the contract carefully for "loopholes." Does it give the management the right to change the contract's terms unilaterally? Typically, shoppers for CCRCs get sold on a community's living arrangements and amenities, only con-

(continued on page 6)

## EDITORIAL



First off, dear reader, check page 10 NOW. Carefully! Then guess why I'm asking you to do this. (Answer at end of this column.)

Now to get down to business. In 2009 I had recently joined NaCCRA as an individual member. When I learned about the NaCCRA membership meeting in Chicago – AND the AAHSA (Now LeadingAge) Convention I tackled the job of arranging to fly to Chicago. (I had been to Chicago once when my husband brought me along for an American Bar Association meeting there.) My profession was teacher (elementary) where there

is no opportunity for travel, except for local "field trips." With the help of my daughter, I nailed down all the necessary arrangements, flew to Chicago, stayed in a Comfort Inn right downtown, and took public transportation to the Convention Center. It was an unforgettable experience! Every meeting, every session I attended was an eye opener. I LOVE Chicago!

But I'm wondering if Chicago can measure up to the wonders of BOSTON. The meeting of NaCCRA at the Convention Center is a MEMBERSHIP meeting – meaning YOU are included! Now is the time to begin tackling arrangements – transportation, hotel. Find someone to come along with you, or, as I did in 2009, do it alone! This CONVENTION is better than a cruise or a tour.

I can tell you that there are more opportunities to broaden your outlook than you can possibly take advantage of. WHO can resist the opportunity to spend some time in Boston? Let's meet in person - in Boston - in 2015!

Answer:

The backdrop in the photo on page 10 is the bottom of page 4 in the last issue of Life Line.

### NaCCRA Officers

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 President Elect . . .Judy Moss.....CA..jscmoss@yahoo.com  
 Secretary .....William A. Ratcliff . .MD.. waratcliff@comcast.net  
 Treasurer..... George Rubin . . . . NJ... g.rubin64@gmail.com

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**PAST PRESIDENT** ..Ruth Walsh . . CT. . rhwdvb@aol.com

**WEBMASTER:** Martha Marks NM – NaCCRA

**Newsletter Editor:** Jean Hurley... .VA... lifelinebyjean@gmail.com

July/August 2015

National Continuing Care  
 Residents Association  
 Headquarters  
 325 John Knox Rd.  
 Suite L. 103  
 Tallahassee, FL 32303  
 Phone 850-224-0711

NaCCRA exists for the purpose of promoting, supporting, and protecting the chosen lifestyle of Continuing Care Retirement Community (CCRC) residents in the U.S. NaCCRA is the only national organization for CCRC residents and is dedicated to the promotion of continuing care resident communities as a humane, cost-effective, long-term care model for elderly individuals. Its work is conducted primarily by volunteers. Support comes from dues and gifts.

NaCCRA has been classified by the IRS as a tax exempt 501©(3) corporation since October 2000. Donors may deduct contributions as provided in section 170 for Federal estate and gift tax purposes if they meet the applicable provisions of the sections 2055, 2106 and 2522 of the Code.

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**Web Master**

Martha Marks

[www.NaCCRA.com](http://www.NaCCRA.com)

Address comments and article submissions to the Editor at Westminster-Canterbury on Chesapeake Bay 3100 Shore Drive, Apt. 1008 Virginia Beach, VA 23451 [lifelinebyjean@gmail.com](mailto:lifelinebyjean@gmail.com)

## Technology in CCRCs



At Carlsbad by the Sea Retirement Community, a group of new residents recently reacted to the absence of technology by forming a Resident Technology Committee. Research suggests that a committee like this is new among CCRCs nationally. They've now been meeting for nearly six months, and they have dramatized the technological backwardness for the other residents, but their efforts have so far encountered a deaf ear from the provider side. Perhaps that is different in your community. If so, we would like to hear from you on the NaCCRA Forum which is a feature of NaCCRA's new website at [www.naccra.com](http://www.naccra.com).

Why, you may wonder, aren't providers leading the charge to bring technology into the provision of services? That's a complex question. Part of it is the nonprofit mindset that mission driven organizations should have the human touch. The nurturing, caring people called to serve the needy in a CCRC are often averse to technology believing it will supplant human interaction. Part of it is the skillset needed to lead a technological advance. The promote-from-within culture of many non-profits precludes the kind of entry level compensatory rewards that technologically-gifted employees expect.

Another factor is the resistance of many older residents to technology. They may find it intimidating. They are comfortable with what is familiar and fear the change, and so they are willing to pay the high price for personal services. This resistance continues to be a factor as many CCRCs are forced to admit older and older new residents as younger prospective residents reject institutionalization. For management vacancies loom large and threateningly. In short, there is a union of interests between providers and residents that has led the industry to be technologically backward.

There's also an economic factor retarding technological advance. CCRCs tend to be subject to a complex set of reactive or special interest regulations. Among those regulations is often a requirement that staffing be maintained at certain minimum levels. For instance, California law requires skilled nursing facilities to "...employ sufficient nursing staff to provide a minimum of 3.2 nursing hours per patient day." (22 CA ADC § 72329.1). Since staffing is required regardless of efficiency, there is no incentive for management to use technology to improve quality outcomes (e.g. by reducing medication errors), or to reduce the cost of services. All that residents can do, given the circumstances of CCRC living, is to suggest promising technology to management and to create a climate of market demand for better use of technology to improve quality and to reduce cost. As more and more prospective residents include technological capabilities in their assessment of where to retire, CCRCs will have to respond positively to the potentialities.

Jack Cumming, Director of Research

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### JOIN US ON THE WEB!

1. Type [naccra.com](http://naccra.com) into you computer's web browser.
2. Put your cursor on the Forum link at the top of the page.
3. A menu will drop down. Put your cursor on the second option. Register for the Forum, and click that link. Follow the directions on that page, and soon you'll be able to participate in the discussions.





## ASK and SHARE



Send your Asks and Shares to Jennifer Young at [young@jyretired.com](mailto:young@jyretired.com)

The best place to “Ask and Share” is on NaCCRA’s website Forum! If you’re not yet registered to participate in the Forum, the July/August 2015 issue of *Life Line* provided easy-to-follow instructions on Page 5. (Issues of *Life Lines* are available on the website.) You can pose a question about what or how something is done in other communities – or – you can provide responses about your own community – or – express your opinion on something. It’s much easier than waiting on the printed newsletter with its inherent lag time. It’s possible for the discussions in the Forum to almost be instantaneous!

In the July/August 2015 issue, also on Page 5, I provided a list of current discussion topics in the Forum. There is an interesting post in the topic of **full beds in Assisted Living and or nursing care when a resident coming from independent living needs one**. If the facility admits residents directly into the Health Care area “from the outside” without the individual being from the independent living (IL) section of the CCRC, does this affect the bed availability for someone coming from IL? For instance, if the resident coming from IL pays a discounted rate for health care per a Residence Agreement (contract), is the facility more motivated to get the market rate from those coming directly from the outside, thereby causing the resident from IL to have to wait?

There’s a new topic in the Forum about **acoustics and noise abatement** in the common areas of a CCRC..... what are some communities doing to reduce noise? Go check out the Forum!

Here are some “Shares” from a past “Ask” about **community libraries**:

**Masonic Village (Elizabethtown, PA):** This community has three libraries managed by a volunteer career librarian and staffed by numerous volunteers. Each library has a budget for large print books. Recently small collections of children’s books were added for youngsters to enjoy while visiting. Several apartment buildings have shelves of books that are regularly rotated. Donations are welcome, and unneeded materials are donated to the local public library or a charity thrift shop. The largest of the three libraries has a computer available to residents, and a volunteer computer instructor provides computer training by appointment. There is a monthly library newsletter. In the fall of 2014 volunteers started to input titles into an online catalog using software from Inmagic so that residents eventually can access the library from their homes. Occasionally a guest author is invited to speak to the Village residents. The community is in the planning stage of starting a program to have children from the campus day care center visit the library on a regular basis for story time.

Information provided by Judy Townsend, volunteer librarian.

**Park Pointe Village (Rock Hill, SC):** Their library is tended by 14 volunteers. There is a formal checkout procedure, using an index card from a pocket in the back of the book. There is no due date; however, sometimes notices are sent after 2 months to inquire if the resident still has the book. The checkout procedure helps the volunteers determine the popularity of a specific title – maybe the book should be withdrawn. Also, the book buyer uses the popularity information when choosing new materials for the collection.

If some titles escape the library without having gone through the checkout procedure, a list is posted in the library, asking the person with the book to return it.

Information provided by PPV's community newsletter, article by Jan Jerauld.

### **BOOKS at Westminster-Canterbury on Chesapeake Bay (Virginia Beach, VA).**

We have a small library with bookshelves, one table with two chairs and two easy chairs near the magazine rack. A committee of resident volunteers keep the books in order and determine just what new books to order from the best seller lists. A "library fund," managed by the W-C Foundation is used to pay for the selections - about half of which are in large print. Memorial gifts are often made to the "library fund" - in which case an "In Memory of \_\_\_\_" acknowledgement is pasted on the inside cover. Resident select a book and simply walk out with it. They are asked to sign their name and the date on an inside sheet so the library committee will know which authors are most popular.

Years ago, a prolific reader ordered books, read them, and then placed them on a "Round Table" for any other resident to take, read, and return. Large print books are standing together with books ends to hold them up. Other books are stacked in threes over the rest of the table. A volunteer keeps the table tidy and stores the many books for which there is no room - keeping the offerings circulating.

BOOK MAGIC, a reading club, selects seven books a year and arranges for a reviewer to come in on the first Wednesday of Oct., Nov., Dec., Feb., Mar., Apr., And May. The \$15 annual membership fee covers the cost of multiple copies of the seven books, pays the reviewer, and supplies the sherry and cheese wafers enjoyed by members and reviewer at the end of every review. A shelf in the library is dedicated to the Book Magic selections

Library, Round Table, and Book Magic books all have labels on the spine indicating where they belong.

When residents die, the books in their apartment are boxed up and sent to Flotsam&Jetsam where they are stored until the annual "Big Sale" at the local high school each year. Volunteers in charge of the book table - and those in charge of women's wear have a seemingly unending supply of boxes to be emptied and placed on a table or on racks throughout the four days of the sale.

Information provided by Jean Hurley

**Laclede Groves (Webster Groves, MO):** From what I can recall from my mother's 10-year residency (2000-2010) at this community, there was a large library, with books categorized on the shelves: biography, non-fiction, romance, science fiction, etc. The honor system was used, as there was no formal checkout procedure - one just looked for a book of interest and took it. However, there were instructions NOT to re-shelve the books upon return, but to place the returned books on the reading tables. This was to ensure that the volunteers did the re-shelving, making sure the books would go back onto the correct shelf. Book donations could be left on the reading tables.

Information provided by Jennifer Young.

Now, this issue's "ASK" - What about **Garage Sales**? Do you have them on campus? If so, how often? Do the proceeds go to the individuals selling their items, or to the Residents Association? Send your Asks and Shares to Jennifer Young at [young@jyretired.com](mailto:young@jyretired.com)





## MESSAGE FROM the PRESIDENT (continued from page 1)

sidering the contract's details at the very end of the exploration process, and, having become enthusiastic about the more general aspects of the community, simply swallow hard and sign if the contract contains anything that makes them uneasy. Cautioning people to look at the contract, or to have an advisor look at the contract, early in the exploration process can help avoid this syndrome.

As with our model *Bill of Rights*, a future *Consumers' Guide* needs to be developed with wide input from NaCCRA members. We need the benefit of everyone's experience and insight in developing these resources. So begin thinking about what you would like to see in a *Consumers' Guide*. What are you most proud of in your CCRC that you hope other people will find in theirs? What do you wish you knew about before you signed up? A thoughtfully and carefully developed *Consumers' Guide*, written from a resident's perspective, could be a great service to the industry. It could do much to strengthen the CCRC experience both for "shoppers" and for those already in communities by encouraging evolution toward common practices and higher standards.

Candor requires us to acknowledge that most of us, when we joined our CCRC, had no idea about how the financial strength of the CCRC we entered compared with other CCRCs. On the whole, operators in the industry are financially strong, but consumers at present have scant ability to detect the few cases of financial impairment when considering entering a particular community. An industry where aging people are asked to turn over large financial assets to others in the expectation of receiving care in the most vulnerable period of their lives, and yet where there is no industry-wide standard by which to judge the degree of financial soundness of individual communities, would appear to be inherently prone to eventual mishap. In recent times I have seen feature articles in *USA Today* and in *The Philadelphia Inquirer* pointing out this industry-wide vulnerability; it would seem, therefore, to be the time to take action.

So, the second major project for NaCCRA as we look ahead is the development of a Financial Soundness Tool – a series of direct questions, or perhaps a checklist, easily comprehensible to a lay person, which will allow some judgement to be reached about the financial strength of a CCRC.

IRS Form 990s are public documents which every not-for-profit CCRC must file, which are easily available, and which contain much useful information. Pointing out the three or four significant figures in this lengthy document would be a great help to shoppers and residents. Does a community's total assets exceed its total liabilities? If not, what is the management's plan to rectify the situation? If the assets exceed the liabilities, how does the excess compare with the annual expenditure budget – that is, how much "cushion" does the excess provide? A month or several years? How does the annual expenditure on capital renewal and replacement compare with facilities depreciation? If it is significantly less, is the community accumulating an eventual big bill for deferred maintenance? What kind of debt is the community carrying?

These are only a few of the sorts of simple questions that would help a shopper or a resident judge a community's financial soundness, and which would help them meaningfully to compare one CCRC with another. NaCCRA is in the process of making a careful study of how lay people can access and assess useful information about the financial soundness of a CCRC. Again, if any NaCCRA member has thoughts or expertise about this crucial matter, your input will be welcome. We will be seeking NaCCRA members' help with these two ambitious projects: developing a *Consumers' Guide* written from a residents' perspective; and developing a Financial Soundness Tool for assessing and comparing the fiscal health of CCRC communities.

One of the great strengths of the CCRC industry is the rapport which generally exists among residents and CCRC managements and providers. Managing a CCRC is a large and complex task, and as I travel around it is highly reassuring to sense the trust and respect with which residents regard their CCRCs' administrators and Boards. It is very important to nurture this mutual concord, for the well-being of the industry and of the residents depends upon it. NaCCRA is committed to resilient and creative consultation with providers, individually and collectively, as we pursue our program of service to residents. To the extent that administrators and providers feel led to offer suggestions, criticisms, or modifications of our program offerings, we want to consider them carefully, adjusting and strengthening our efforts accordingly, in so far as such suggestions are genuinely persuasive as being in the best interests of residents.

At the same time, it must always remain clear that NaCCRA is an organizations of, by, and for CCRC residents. As one state association president wrote to me, an organization cannot serve two masters, and we need to be wary of the great disparity in the relative strength of a providers' trade association and a consumer advocacy organization. At NaCCRA we are committed to remaining unambiguously an organization of CCRC residents, facilitating our self-education, our mutual support, and the shared advocacy of our common interests – advocacy of our common interests as we residents ourselves see these interests.

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Below are excerpts from a letter addressed to members of NaCCRA from  
 Larry Minnix  
 President/CEO  
 LeadingAge (Editor)



## LeadingAge

Greetings NaCCRA friends!

Many of you have attended LeadingAge's annual meeting in years past and I want to take a minute to share some of this year's highlights in the hope that you'll be able to join us November 1-4, 2015 at the Boston Convention & Exhibition Center (BCEC) in downtown Boston.

This year's theme is Be the Voice and our goal is to highlight how our members can lead the way through innovative care and services and putting people before profits to improve the aging experience in America. We hope you will join us in being the voice for change that makes lives better today and in the future!

***(See pages 8 and 9 for schedule and opportunities listed by Larry. Editor.)***

All of you at NaCCRA are powerful voices for change and we are excited to have you join us

Warmly,  
**Signed "Larry"**

**NATIONAL CONTINUING CARE RESIDENTS ASSOCIATION  
FALL MEETING – NOVEMBER 1, 2015  
BOSTON, MASSACHUSETTS**

**CALL TO MEETING**

In accordance with the provisions of the NaCCRA Bylaws, there shall be a meeting of membership that may coincide with the Annual meeting of LeadingAge.

2:00 p.m. Board Meeting Saturday, October 31 - Place to be determined

**TENTATIVE AGENDA**

**9:00 a.m.** Sunday, November 1 – Convention Center – Room to be assigned  
Welcome.....Dan Seeger.....President  
Minutes of March 15..... Bill Ratcliff . . . . . Secretary  
Treasurer’s Report..... George Rubin . . . . . Treasurer  
Membership Report.....,,Robert Nicholson . VP/Membership

\* \* \* \* \*

**9:30 a.m KEYNOTE PANEL PRESENTATION  
“Hearing the Voices in CCRC Life”**

**PANELISTS:**

Joe Anderson, Board Chair of SQLC, operator of six life-care communities in Texas and Indiana

Helmut Golde – resident, former president of the Mirabella Seattle residents Association and the Mirabella Board. President of NaCCRA Washington.

Name - CCRC CEO (to be determined)

\* \* \* \* \*

**10:30 a.m. COMMITTEE REPORTS**

1. State and Community Association Reports 2. Bylaws 3. Financial Soundness, 4. Director of Research (Jack Cumming), 5. Ask&Share (Jennifer Young) 6. Life Line Jean Hurley  
7. Old Business 8 .New Business

\* \* \* \* \*

**11:30 – 12:30 Resident/Elder LUNCHEON at Convention Center**

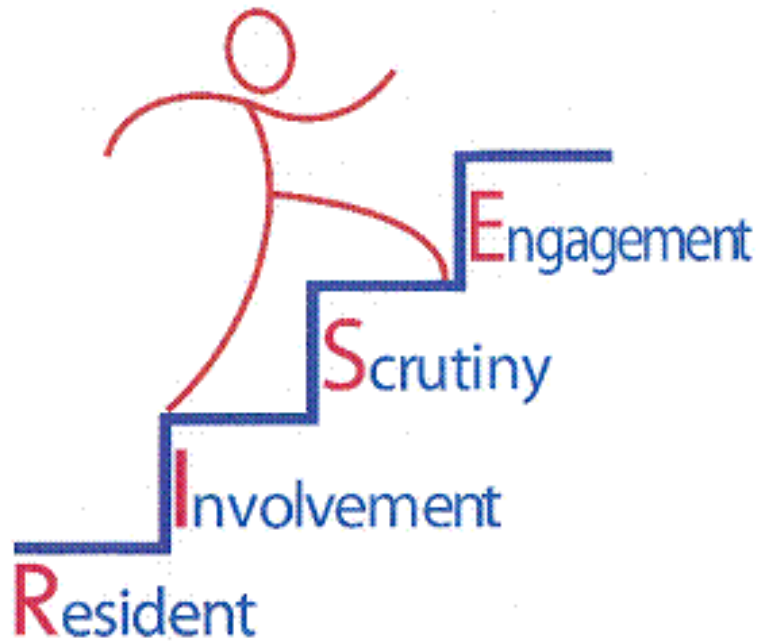
Luncheon Speakers: The Rev. Lillian J. Warner, Chaplain, Newbury Court, Concord, MA “Let Our Voices Ring Out  
Barbara Gay, Director of Governmental Affairs, LeadingAge – “The 2016 Presidential Election”







## The Rev. Robert D. Nicholson



At a well attended meeting July 23 at Emerald Heights, Redmond, WA, Hellmut Golde, Mirabella, Seattle, was elected President of NaCCRA Washington. Speaker Ron Vivion, Chair of the Washington State Legislative Committee for the Council on Aging presented “Advocacy—a mission of the Washington State Council on Aging?” Marilyn Baier is Vice President of the Emerald Heights Residents’ Association, then Ruth Werntz, Chairman of this event. Rev. Bob Nicholson, NaCCRA VP for Membership who served as convener. Pictured in the photo below are: Ron Vivion, Marilyn Baier, Ruth Werntz and Rev. Nicholson



-Photo by Marilyn Farrell, Emerald Heights

**WELCOME THESE NEW MEMBERS and FAREWELL**

ALABAMA  
**Huntsville**  
Magnolia Trace  
John Mayo  
Sylvia Mayo

ARIZONA  
**Oro Valley**  
Splendido  
Thomas Hestwood

CALIFORNIA  
**Carlsbad**  
Carlsbad by the Sea  
Alan Haber  
Sue Haber  
Jean Sonoda

CONNECTICUT  
**Stamford**  
Edgehill  
Elizabeth Grossman  
Mary Morrison  
**Mystic**  
StoneRidge  
Gordon Willard  
Alice Willard  
**North Branford**  
Robert Abels  
Chuck Donnell  
Nancy Kops  
-----  
Jules Prown  
Robert VanMarx

FLORIDA  
**Lakeland**  
Presbyterian Homes  
Joan Cripe  
Roger Cripe  
Estates at Carpenters  
Margaret Simmers  
**Pompano Beach**  
John Knox Village  
Linda Kleingartner  
**Sarasota**  
Bay Village  
Anne Moffit  
Joyce Tyler  
S. Fensterwald  
**Vero Beach**  
Indian River Estates East  
Moffie Budlingmayer

MARYLAND  
**Towson**  
Edenwald  
Donald Stegner  
El Castillo  
June A. Jameson

**Note:** These names were received  
after the July/August issue was  
finalized and BEFORE the deadline for  
this issue - July 31.

NEW JERSEY  
**Basking Ridge**  
Fellowship Village  
Elizabeth Hetherington  
Janet Rooney  
**Medford**  
Medford Leas  
Ruth Blattenberger  
Joan McElhinney

NEW YORK  
**Port Washington**  
Amsterdam at Harborside  
Shirley Spector  
Lou Levitt

OHIO  
**Waverly**  
Bristol Village  
Robert Gibson

OKLAHOMA  
**Tulsa**  
Montereau  
John Sartin, Sr.

PENNSYLVANIA  
**New Holland**  
Garden Spot Village  
Lois Masho  
**Newville**  
Green Ridge Village  
Mary Ann Cebulesky  
**Mechanicsburg**  
Messiah Village  
Jesse Weigel

VIRGINIA  
**Virginia Beach**  
Westminster-Canterbury on Chesapeake Bay  
Mary Day Conkling  
Henry Holt  
Betty DiCiero  
Elizabeth Ann Earl  
Eileen Stahlin

WASHINGTON  
**Redmond**  
Emerald Heights  
Sally Christman  
Nancy Duncan  
Marvin Elbon  
Helen Ernst  
Dean Nelson  
Beverly Nelson  
Estelle Nilsen  
Nancy Quickstad  
Robert Quickstad  
Jean Stonecker  
Marie Turner  
Robert Turner  
James Wertz, Jr.  
Thomas Nilsen, Jr.

**Seattle**  
Horizon House  
Holly Anderson  
Cassandra Carothers  
Barbara Dahl  
Russell Fosmire  
Nancy Fosmire  
Margrit Lindal  
Mary Mueller  
Hans Mueller  
Phyllis Van Orden  
Fred Schulze  
Maya Schulza  
Olga Steward  
Jean Weir  
Mirabella  
Ann LeVeque  
Skyline at First Hill  
Frederick Brandauer  
Marie Materi

**COMMUNITY ASSOCIATION**  
**Columbia, Maryland**  
Vntage House Chapter of MaCCRA  
Marian Sneeringer



DECEASED MEMBER

FLORIDA  
**Lakeland**  
The Estates at Carpenter  
Jane Chrismer  
Hellen MacGregor  
Robert Peppers  
William Ramsey  
Charles Vocelle  
**Sarasota**  
Bay Village  
Marie Millett  
Charlaine Ream  
Don Craft

VIRGINIA  
**Virginia Beach**  
Westminster-Canterbury  
Frances Baldwin

**National Continuing Care Residents Association**  
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Please feel free to share your copy with a fellow resident or your administrators. Your comments, suggestions and article submissions are invited.



## NaCCRA Membership Application

*NaCCRA Thanks You for your support • By Working Together We Can Succeed*

Date \_\_\_\_\_

Name of Individual: 1st Person \_\_\_\_\_

2nd Person \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_

Email \_\_\_\_\_

Name of Community \_\_\_\_\_

**ANNUAL DUES (FIRST) INDIVIDUAL .....\$ 20.00**  
**ANNUAL DUES (SECOND) INDIVIDUAL .....\$ 15.00**  
**LIFETIME MEMBERSHIP (FIRST) INDIVIDUAL ...\$ 200.00**  
**LIFETIME MEMBERSHIP (SECOND) INDIVIDUAL ....\$ 150.00**  
Annual Dues per Community Association .....\$ 200.00  
Annual Dues per State Association .....\$ 500.00  
Tax-exempt Contribution .....\$ \_\_\_\_\_  
**Total Enclosed.....\$ \_\_\_\_\_**

**Please make your checks to: NaCCRA**  
and return this notice with your check to:  
NaCCRA Headquarters  
325 John Knox Rd. Suite L103  
Tallahassee, FL 32303  
***Your Check is your receipt.***

**NATIONAL CONTINUING CARE RESIDENTS  
ASSOCIATION**  
a 501(c)(3) Corporation